



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name GLACIER BANCORP, INC.

City/State KALISPELL, MT

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 21,314,019

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

GLACIER BANCORP, INC.
49 COMMONS LOOP

KALISPELL, MT 59901

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	19,969,597	15,793,417	16,406,678	12,801,300	11,423,740
Net income (\$000)	234,048	184,540	266,400	210,544	181,878
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.31	2.65	87	3.82	2.80	92	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89
+ Non-interest income	0.70	1.09	33	1	1.21	46	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37
- Overhead expense	2.01	2.21	38	2.48	2.59	55	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60
- Provision for credit losses	-0.03	-0.12	66	0.33	0.66	19	0.23	0.51	17	0	0.15	7	0.09	0.14	37
+ Securities gains (losses)	0	0.01	48	0.01	0.03	53	0.01	0.02	51	0.11	0.01	98	-0.01	0	17
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	86
= Pretax net operating income (tax equivalent)	2.03	1.76	71	2.02	0.91	96	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87
Net operating income	1.56	1.34	75	1.56	0.70	95	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83
Net income	1.56	1.34	75	1.56	0.71	94	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.66	3.12	84	4.39	3.64	89	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74
Interest expense	0.10	0.26	13	0.20	0.58	8	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9
Net interest income (tax equivalent)	3.57	2.85	89	4.19	3.05	93	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.12	22	0.04	0.28	12	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39
Earnings coverage of net loan and lease losses (X)	167.27	26.30	92	92.76	20.97	91	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.32	57	1.42	1.58	43	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90
Allowance for loan and lease losses / Total loans and leases	1.35	1.30	58	1.40	1.55	43	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.58	35	0.35	0.71	19	0.29	0.71	14	0.37	0.57	30	0.65	0.61	61
30-89 days past due loans and leases / Total loans and leases	0.23	0.29	49	0.15	0.37	27	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52
Liquidity and Funding															
Net noncore funding dependence	5.57	-3.31	78	3.75	6.19	47	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27
Net short-term noncore funding dependence	4.99	-9.17	87	3.14	-2.71	69	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47
Net loans and leases / Total assets	52.71	58.81	30	64.72	63	44	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47
Capitalization															
Tier 1 leverage ratio	8.65	9.07	40	9.46	9.05	65	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89
Holding company equity capital / Total assets	11.20	10.79	57	12.58	11.12	74	12.47	11.16	70	14.33	12.43	74	12.51	12.22	58
Total equity capital (including minority interest) / Total assets	11.20	10.91	56	12.58	11.24	72	12.47	11.29	68	14.33	12.57	74	12.51	12.27	58
Common equity tier 1 capital / Total risk-weighted assets	12.24	12.64	50	12.45	12.26	60	12.42	12.38	56	12.58	12.17	66	12.10	12.12	60
Net loans and leases / Equity capital (X)	4.71	5.47	33	5.14	5.73	39	4.82	5.58	36	4.82	5.21	43	5.40	5.29	51
Cash dividends / Net income	38.85	27.22	75	45.59	49.74	46	47.73	42.30	59	55.84	33.12	88	61	27.31	94
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	18.90	9.51	85	30.67	16.67	85	35.23	16.68	89	12.95	9.26	73	24.82	7	90
Equity capital	5.88	7.52	54	15.44	6.54	83	17.66	6.99	85	29.35	10.49	86	26.42	7.89	88
Net loans and leases	-3.17	-0.66	45	21.92	12.75	80	17.70	9.07	79	15.48	9.10	79	26.24	7.89	92
Noncore funding	-2.13	-21.64	76	45.14	-6.57	93	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0.33	13.73	22	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31
Equity investment in subsidiaries / Equity capital	100.59	103.15	39	103.87	103.27	59	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72
Cash from ops + noncash items + op expense / Op expense + dividends	181.44	155.61	69	141.15	142.45	61	128.90	147.24	51	104	190.27	19	147	174.91	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	407,790	389,231	535,338	468,143	391,258	4.77	111.38
Income from lease financing receivables.....	692	821	1,195	1,001	714	-15.71	169.26
Fully taxable income on loans and leases.....	392,261	374,617	515,669	450,314	375,848	4.71	109.07
Tax-exempt income on loans and leases.....	16,221	15,435	20,864	18,830	16,124	5.09	192.16
Estimated tax benefit on income on loans and leases.....	4,705	4,515	6,072	5,873	4,592	4.22	55.84
Income on loans and leases (tax equivalent).....	413,187	394,567	542,605	475,017	396,564	4.72	110.60
Investment interest income (tax equivalent).....	94,529	78,704	108,810	89,227	94,335	20.11	6.70
Interest on balances due from depository institutions.....	709	673	865	2,665	2,173	5.35	275.13
Interest income on other earning assets.....	227	458	544	1,174	780	-50.44	-44.36
Total interest income (tax equivalent).....	508,652	474,402	652,824	568,083	493,852	7.22	78.23
Interest on time deposits of \$250K or more.....	1,271	2,261	2,900	3,525	2,080	-43.79	
Interest on time deposits < \$250K.....	2,368	4,679	5,668	5,804	4,492	-49.39	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,788	7,180	9,051	13,950	11,787	-33.31	-48.51
Interest on other borrowings and trading liabilities.....	4,928	7,383	9,308	19,338	17,029	-33.25	-41.36
Interest on subordinated debt and mandatory convertible securities.....	0	261	388	504	422	-100.00	
Total interest expense.....	13,355	21,764	27,315	43,121	35,810	-38.64	-40.14
Net interest income (tax equivalent).....	495,297	452,638	625,509	524,962	458,042	9.42	88.27
Non-interest income.....	104,145	118,605	160,611	105,978	109,070	-12.19	40.50
Adjusted operating income (tax equivalent).....	599,442	571,243	786,120	630,940	567,112	4.94	77.77
Overhead expense.....	301,085	293,488	404,646	372,486	318,154	2.59	57.13
Provision for credit losses.....	-4,880	39,165	37,637	57	9,953		
Securities gains (losses).....	55	1,015	1,139	14,415	-1,113	-94.58	
Other tax equivalent adjustments.....	0	0	0	0	65		
Pretax net operating income (tax equivalent).....	303,423	239,528	344,940	272,894	237,892	26.68	111.17
Applicable income taxes.....	55,409	42,690	61,640	48,650	40,332	29.79	84.70
Tax equivalent adjustments.....	13,966	12,298	16,900	13,700	15,682	13.56	-40.82
Applicable income taxes (tax equivalent).....	69,375	54,988	78,540	62,350	56,014	26.16	29.43
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	234,048	184,540	266,400	210,544	181,878	26.83	159.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	234,048	184,540	266,400	210,544	181,878	26.83	159.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	234,048	184,540	266,400	210,544	181,878	26.83	159.79
Investment securities income (tax equivalent).....	94,529	78,704	108,810	89,227	94,335	20.11	6.70
US Treasury and agency securities (excluding mortgage-backed securities).....	464	641	786	3,152	3,321	-27.61	-57.31
Mortgage-backed securities.....	43,896	31,132	43,419	40,033	25,175	41.00	182.42
All other securities.....	50,169	46,931	64,605	46,042	65,839	6.90	-30.29
Cash dividends declared.....	90,929	84,134	127,159	117,563	110,954	8.08	98.06
Common.....	90,929	84,134	127,159	117,563	110,954	8.08	98.06
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.40	2.90	83	4.01	3.35	87	3.98	3.27	88	4.44	4	79	4.32	3.87	78
Less: Interest expense	0.09	0.24	13	0.18	0.54	9	0.17	0.48	9	0.34	0.98	7	0.31	0.79	9
Equals: Net interest income (tax equivalent)	3.31	2.65	87	3.82	2.80	92	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89
Plus: Non-interest income	0.70	1.09	33	1	1.21	46	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37
Equals: adjusted operating income (tax equivalent)	4	3.80	66	4.82	4.06	83	4.79	4.04	83	4.93	4.41	78	4.96	4.46	80
Less: Overhead expense	2.01	2.21	38	2.48	2.59	55	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60
Less: Provision for credit losses	-0.03	-0.12	66	0.33	0.66	19	0.23	0.51	17	0	0.15	7	0.09	0.14	37
Plus: Realized gains (losses) on held-to-maturities securities	-0.01	0	0	0	0	91	0	0	92	0	0	3	-0.01	0	0
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	69	0.01	0.03	53	0.01	0.02	51	0.11	0.01	98	0	0	37
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	86
Equals: Pretax net operating income (tax equivalent)	2.03	1.76	71	2.02	0.91	96	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87
Less: Applicable income taxes (tax equivalent)	0.46	0.41	71	0.46	0.21	93	0.48	0.23	93	0.49	0.36	84	0.49	0.33	89
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.56	1.34	75	1.56	0.70	95	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.56	1.34	75	1.56	0.71	94	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83
Memo: Net income (last four quarters)	1.62	1.30	78	1.59	0.81	95	1.62	0.82	96	1.64	1.19	91	1.59	1.24	82
Net income—BHC and noncontrolling (minority) interest	1.56	1.35	75	1.56	0.72	94	1.62	0.83	96	1.64	1.20	90	1.59	1.25	83
Margin Analysis															
Average earning assets / Average assets	92.67	93.09	42	91.25	92.11	37	91.43	92.32	36	92.40	91.05	64	93.53	91.48	73
Average interest-bearing funds / Average assets	56.89	61.98	27	57.30	64.67	22	56.95	64.06	21	59.43	65.57	23	62.17	65.56	34
Interest income (tax equivalent) / Average earning assets	3.66	3.12	84	4.39	3.64	89	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74
Interest expense / Average earning assets	0.10	0.26	13	0.20	0.58	8	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9
Net interest income (tax equivalent) / Average earning assets	3.57	2.85	89	4.19	3.05	93	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85
Yield or Cost															
Total loans and leases (tax equivalent)	4.88	4.07	85	4.85	4.35	80	4.93	4.27	85	5.28	5.09	69	5.10	4.95	72
Interest-bearing bank balances	0.21	0.13	96	0.34	0.36	53	0.30	0.27	62	2.90	2.04	87	1.56	1.64	41
Federal funds sold and reverse repos	0	0.25	21	0	0.75	5	0	0.68	7	4.40	2.44	87	0	2.17	2
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.56	3.09	81	4.28	3.61	86	4.24	3.51	89	4.69	4.36	71	4.48	4.20	68
Investment securities (tax equivalent)	1.94	1.77	65	3.16	2.36	93	2.95	2.25	92	3.33	2.76	87	3.42	2.68	93
US Treasury and agency securities (excluding mortgage-backed securities)	0.91	1.23	30	1.44	1.85	31	1.39	1.75	31	2.33	2.32	60	2.29	2.05	69
Mortgage-backed securities	1.08	1.55	10	2.20	2.17	49	1.92	2.05	33	2.86	2.61	81	2.24	2.50	17
All other securities	3.67	2.85	78	3.50	3.28	66	3.56	3.24	69	3.98	4.06	60	4.27	4.20	73
Interest-bearing deposits	0.08	0.22	18	0.16	0.60	4	0.15	0.53	3	0.24	1.10	2	0.22	0.81	4
Time deposits of \$250K or more	0.61	0.70	41	1.09	1.53	17	1.04	1.42	20	1.42	1.96	13	0.93	1.44	12
Time deposits < \$250K	0.47	0.67	29	0.87	1.47	7	0.80	1.36	7	0.85	1.82	6	0.65	1.29	12
Other domestic deposits	0.07	0.16	23	0.14	0.41	6	0.12	0.36	7	0.24	0.93	4	0.22	0.67	6
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.25	0.18	80	0.52	0.71	48	0.46	0.62	49	0.79	1.86	24	0.59	1.51	22
Other borrowed funds and trading liabilities	2.11	1.29	80	1.14	1.54	32	1.23	1.50	36	3.24	2.38	87	3.64	2.28	94
All interest-bearing funds	0.16	0.38	13	0.32	0.82	9	0.29	0.74	8	0.57	1.49	4	0.50	1.19	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	104,145	118,605	160,611	105,978	109,070
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	23,606	22,272	30,403	35,187	33,969
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	9	45
Insurance activities revenue	3	4	5	5	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,603	574	932	526	650
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	53,222	75,666	101,745	33,996	27,214
Other non-interest income	25,711	20,089	27,526	36,255	47,192
Total overhead expenses	301,085	293,488	404,646	372,486	318,154
Personnel expense	190,639	180,312	250,255	220,138	192,792
Net occupancy expense	27,151	26,948	36,338	33,032	29,422
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,464	7,758	10,371	8,485	6,270
Other operating expenses	75,831	78,470	107,682	110,831	89,670
Fee income on mutual funds and annuities	0	0	0	9	45
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,978	2,946	2,970	2,826	2,623
Average personnel expense per employee	64.02	61.21	84.26	77.90	73.50
Average assets per employee	6,705.71	5,360.97	5,524.13	4,529.83	4,355.22

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0.01	2.72	22	0.04	3.08	18
Overhead expenses / Net Interest Income + non-interest income	51.43	58.85	21	52.51	62.06	16	52.60	62.28	18	60.35	61.29	50	57.69	60.88	31
Percent of Average Assets															
Total overhead expense	2.01	2.21	38	2.48	2.59	55	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60
Personnel expense	1.27	1.23	60	1.52	1.30	73	1.53	1.30	71	1.72	1.41	80	1.69	1.44	77
Net occupancy expense	0.18	0.24	21	0.23	0.26	29	0.22	0.26	28	0.26	0.28	38	0.26	0.28	38
Other operating expenses	0.56	0.72	28	0.73	0.95	35	0.72	0.94	35	0.93	0.97	59	0.84	0.97	47
Overhead less non-interest income	1.31	1.08	68	1.48	1.27	71	1.49	1.25	74	2.08	1.32	92	1.83	1.38	83
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.23	58.34	19	51.38	61.60	16	51.47	61.82	17	59.04	60.64	48	56.10	60.37	26
Personnel expense	31.80	32.89	35	31.56	32.31	42	31.83	32.36	41	34.89	32.39	62	34	32.51	56
Net occupancy expense	4.53	6.26	21	4.72	6.55	21	4.62	6.58	18	5.24	6.52	24	5.19	6.48	24
Other operating expenses	13.90	18.68	11	15.09	22.16	16	15.02	22.28	11	18.91	21.20	43	16.92	20.90	25
Total non-interest income	17.37	28.20	28	20.76	28.52	36	20.43	28.83	34	16.80	29.23	23	19.23	28.50	30
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	3.94	3.25	62	3.90	3.23	63	3.87	3.27	62	5.58	3.88	71	5.99	4.15	72
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	12	0.01	3.42	11
Insurance activities revenue	0	0.38	25	0	0.41	25	0	0.41	25	0	0.47	23	0	0.47	10
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.27	0.56	56	0.10	-0.04	64	0.12	0.01	66	0.08	0.28	47	0.11	0.65	35
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	8.88	3.64	85	13.25	3.74	90	12.94	3.92	89	5.39	1.86	89	4.80	1.61	90
Other non-interest income	4.29	9.39	18	3.52	9.49	12	3.50	9.65	10	5.75	10.04	24	8.32	9.86	52
Overhead less non-interest income	32.85	29.67	51	30.61	31.97	43	31.04	31.93	45	42.24	31.06	85	36.87	31.46	62
Applicable income taxes / Pretax net operating income (tax equivalent)	18.26	21.49	15	17.82	18.64	38	17.87	18.63	37	17.83	20.56	26	16.95	19.04	27
Applicable income tax + TE / Pretax net operating income + TE	22.86	23.11	47	22.96	22.16	54	22.77	21.18	54	22.85	23.23	45	23.55	21.56	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,784,592	8,142,209	8,241,325	7,493,317	6,490,826	7.89	102.56
Commercial and industrial loans	1,407,353	2,308,710	1,850,198	991,580	907,340	-39.04	101.74
Loans to individuals	198,763	191,760	190,186	174,643	165,864	3.65	28.61
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	270,012	301,014	275,265	249,903	226,693	-10.30	64.56
Other loans and leases	727,309	822,975	732,294	672,561	529,981	-11.62	131.63
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,388,029	11,766,668	11,289,268	9,582,004	8,320,704	-3.22	100.95
Less: Allowance for loan and lease losses	153,609	164,552	158,243	124,490	131,239	-6.65	15.90
Net loans and leases	11,234,420	11,602,116	11,131,025	9,457,514	8,189,465	-3.17	102.99
Debt securities that reprice or mature in over 1 year	8,342,426	4,031,712	5,251,988	2,683,186	2,648,216	106.92	202.77
Mutual funds and equity securities	408	236	277	313	231	72.88	920.00
Subtotal	19,577,254	15,634,064	16,383,290	12,141,013	10,837,912	25.22	136.16
Interest-bearing bank balances	98,309	520,044	406,034	132,321	42,008	-81.10	-18.29
Federal funds sold and reverse repos	0	590	0	0	0	-100.00	-100.00
Debt securities that reprice or mature within 1 year	176,453	287,345	275,662	116,678	221,362	-38.59	-18.46
Trading assets	0	0	0	0	0		
Total earning assets	19,852,016	16,442,043	17,064,986	12,390,012	11,101,282	20.74	130.12
Non-interest-bearing cash and due from depository institutions	250,579	249,245	227,108	198,639	161,782	0.54	91.51
Premises, fixed assets, and leases	315,082	325,867	324,225	308,577	239,081	-3.31	79.92
Other real estate owned	88	4,742	1,182	4,885	7,203	-98.14	-99.61
Investment in unconsolidated subsidiaries	53,115	47,769	49,993	45,562	38,966	11.19	1278.18
Intangible and other assets	843,139	856,401	836,712	736,324	567,170	-1.55	135.79
Total assets	21,314,019	17,926,067	18,504,206	13,683,999	12,115,484	18.90	128.77
Quarterly average assets	20,942,520	17,160,464	18,246,459	13,647,007	11,870,018	22.04	128.55
Average loans and leases (YTD)	11,282,205	10,844,509	11,001,474	8,999,771	7,775,314	4.04	111.30
Memoranda							
Loans held-for-sale	94,138	147,937	166,572	69,194	33,156	-36.37	32.46
Loans not held-for-sale	11,293,891	11,618,731	11,122,696	9,512,810	8,287,548	-2.80	101.82
Real estate loans secured by 1-4 family	1,906,035	1,951,013	1,928,133	1,858,360	1,704,854	-2.31	41.79
Commercial real estate loans	6,400,021	5,745,066	5,866,967	5,183,497	4,365,843	11.40	134.35
Construction and land development	1,395,671	1,237,462	1,238,874	1,156,098	1,168,863	12.78	107.52
Multifamily	373,022	359,030	391,895	342,498	247,457	3.90	82.50
Nonfarm nonresidential	4,631,328	4,148,574	4,236,198	3,684,901	2,949,523	11.64	149.80
Real estate loans secured by farmland	478,536	446,130	446,225	451,460	420,129	7.26	82.96
Total investment securities	8,519,287	4,319,293	5,527,927	2,800,177	2,869,809	97.24	186.67
U.S. Treasury securities	0	0	0	504	0		
US agency securities (excluding mortgage-backed securities)	78,423	49,965	48,368	63,217	143,857	56.96	35.31
Municipal securities	1,679,027	1,514,727	1,650,123	1,059,923	1,198,141	10.85	9.61
Mortgage-backed securities	6,563,310	2,393,341	3,480,061	1,518,618	1,236,762	174.23	571.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	198,119	361,024	349,098	157,602	290,818	-45.12	-51.01
Mutual funds and equity securities	408	236	277	313	231	72.88	920.00
Available-for-sale securities	7,390,580	4,125,548	5,337,814	2,575,253	2,571,663	79.14	222.43
U.S. Treasury securities	0	0	0	504	0		
US agency securities (excluding mortgage-backed securities)	78,423	49,965	48,368	63,217	143,857	56.96	35.31
Municipal securities	550,728	1,321,218	1,460,287	835,312	900,226	-58.32	-35.37
Mortgage-backed securities	6,563,310	2,393,341	3,480,061	1,518,618	1,236,762	174.23	571.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	198,119	361,024	349,098	157,602	290,818	-45.12	-51.01
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	18,154	13,068	13,380	9,785	-9,658	38.92	-48.41
Available-for-sale securities appreciation (depreciation)	61,843	176,126	191,948	53,879	-8,859	-64.89	14.50
Structured notes, fair value	4,065	4,000	3,998	0	0	1.63	795.37
Pledged securities	2,560,451	2,005,198	2,169,965	1,475,909	1,321,083	27.69	48.23

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,632,402	5,479,311	5,454,539	3,696,627	3,001,178	21.04	216.01
NOW, ATS and transaction accounts	3,135,847	448,733	521,460	356,538	319,736	598.82	716.52
Time deposits less brokered deposits < \$250K	629,712	591,373	661,923	639,089	509,239	6.48	
MMDA and other savings accounts	6,815,212	7,391,988	7,842,751	5,764,792	5,271,518	-7.80	76.97
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,213,173	13,911,405	14,480,673	10,457,046	9,101,671	23.73	155.53
Time deposits of \$250K or more	264,018	277,786	286,975	268,554	234,998	-4.96	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,040,939	965,668	1,004,583	569,824	396,151	7.79	159.43
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	28	5,509	110	31,662	285,870	-99.49	-97.42
Other borrowings w/remaining maturity over 1 year	33,643	34,776	32,958	35,769	169,014	-3.26	-84.48
Brokered deposits < \$250K	26,123	110,697	29,881	50,857	157,097	-76.40	
Noncore funding	1,364,751	1,394,436	1,354,507	956,666	1,243,130	-2.13	14.49
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	132,580	139,918	139,959	139,914	134,051	-5.24	5.26
Other liabilities	215,899	225,219	222,026	169,641	120,778	-4.14	88.08
Total liabilities	18,926,403	15,670,978	16,197,165	11,723,267	10,599,630	20.77	131.68
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	955	954	954	923	845	0.10	24.84
Common surplus	1,497,939	1,493,928	1,495,053	1,378,534	1,051,253	0.27	100.14
Retained earnings	811,063	629,109	667,944	541,050	473,183	28.92	112.48
Accumulated other comprehensive income	77,659	131,098	143,090	40,225	-9,427	-40.76	361.21
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,387,616	2,255,089	2,307,041	1,960,732	1,515,854	5.88	108.02
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,387,616	2,255,089	2,307,041	1,960,732	1,515,854	5.88	108.02
Total liabilities and capital	21,314,019	17,926,067	18,504,206	13,683,999	12,115,484	18.90	128.77
Memoranda							
Non-interest-bearing deposits	6,632,402	5,479,311	5,454,539	3,696,627	3,001,178	21.04	216.01
Interest-bearing deposits	10,870,912	8,820,577	9,342,990	7,079,830	6,492,588	23.24	108.63
Total deposits	17,503,314	14,299,888	14,797,529	10,776,457	9,493,766	22.40	139.47
Long-term debt that reprices within 1 year	0	0	0	0	124,500		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,307,041	1,960,732	1,960,732	1,515,854	1,199,057		
Accounting restatements	0	-12,347	-12,347	-25,114	0		
Net income	234,048	184,540	266,400	210,544	181,878		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	112,133	112,133	316,538	250,807		
Less: Dividends declared	90,929	84,134	127,159	117,563	110,954		
Change in other comprehensive income	-65,431	90,872	102,864	49,652	-7,448		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,887	3,293	4,418	10,821	2,514		
Holding company equity capital, ending balance	2,387,616	2,255,089	2,307,041	1,960,732	1,515,854		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.22	36.06	60	45.42	36.66	65	44.54	36.22	67	54.76	37.78	79	53.57	37.19	77
Commercial and industrial loans	6.60	11.11	21	12.88	14.40	40	10	13.52	29	7.25	12.02	25	7.49	12.85	26
Loans to individuals	0.93	3.60	42	1.07	3.57	43	1.03	3.40	44	1.28	4.20	42	1.37	4.31	39
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	1.27	0.21	92	1.68	0.20	93	1.49	0.19	93	1.83	0.24	91	1.87	0.30	90
Other loans and leases	3.41	4.26	55	4.59	4.66	58	3.96	4.63	55	4.91	5.01	55	4.37	5	50
Net loans and leases	52.71	58.81	30	64.72	63	44	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47
Debt securities over 1 year	39.14	18.32	97	22.49	14.80	83	28.38	15.55	93	19.61	14.60	77	21.86	14.63	83
Mutual funds and equity securities	0	0.05	33	0	0.06	33	0	0.05	33	0	0.06	32	0	0.06	30
Subtotal	91.85	78.17	97	87.21	79.07	83	88.54	78.16	90	88.72	79.65	88	89.46	79.97	89
Interest-bearing bank balances	0.46	9.37	2	2.90	6.40	29	2.19	7.51	14	0.97	3.06	25	0.35	3.04	8
Federal funds sold and reverse repos	0	0.53	27	0	0.80	63	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.83	1.51	43	1.60	1.85	58	1.49	1.68	56	0.85	1.91	40	1.83	1.96	65
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	93.14	91.57	67	91.72	90.87	61	92.22	91.05	62	90.54	89.53	65	91.63	89.74	69
Non-interest cash and due from depository institutions	1.18	0.99	64	1.39	1.03	76	1.23	1.07	59	1.45	1.14	75	1.34	1.21	59
Other real estate owned	0	0.01	20	0.03	0.03	64	0.01	0.02	34	0.04	0.03	66	0.06	0.04	70
All other assets	5.68	7.39	28	6.89	8.03	35	6.55	7.82	35	8	9.27	35	7.04	8.98	27
Memoranda															
Short-term investments	1.29	12.31	1	4.51	10.21	28	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	28	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.37	0.75	53	0.28	0.59	46	0.26	0.63	48	0.46	0.54	58	1.19	0.69	78
Municipal securities	7.88	1.70	94	8.45	1.60	96	8.92	1.69	95	7.75	1.34	96	9.89	1.62	97
Mortgage-backed securities	30.79	13.46	96	13.35	11.20	61	18.81	11.75	85	11.10	11.44	49	10.21	11.13	47
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.93	0.51	75	2.01	0.40	93	1.89	0.42	91	1.15	0.39	82	2.40	0.41	93
Loans held-for-sale	0.44	0.50	66	0.83	0.52	74	0.90	0.52	76	0.51	0.39	71	0.27	0.30	61
Loans held for investment	52.99	58.34	32	64.81	63.22	44	60.11	61.72	38	69.52	63.50	57	68.40	63.93	52
Real estate loans secured by 1-4 family	8.94	11.57	36	10.88	12.28	44	10.42	11.91	44	13.58	13.29	52	14.07	13.46	51
Revolving	3.33	1.44	87	3.63	1.72	83	3.55	1.66	84	4.52	2.07	88	4.46	2.27	81
Closed-end, secured by first liens	5.44	9.73	30	7.01	10.10	35	6.64	9.81	34	8.67	10.69	39	9.15	10.57	45
Closed-end, secured by junior liens	0.17	0.19	63	0.24	0.24	64	0.23	0.22	64	0.39	0.28	72	0.47	0.31	73
Commercial real estate loans	30.03	22.35	69	32.05	22.30	73	31.71	22.22	73	37.88	22.23	87	36.04	21.58	80
Construction and land development	6.55	3.40	87	6.90	3.47	83	6.70	3.40	82	8.45	3.44	89	9.65	3.51	94
Multifamily	1.75	3.32	38	2	3.10	39	2.12	3.12	40	2.50	3.01	49	2.04	2.72	47
Nonfarm nonresidential	21.73	14.65	77	23.14	14.72	78	22.89	14.72	78	26.93	14.69	88	24.35	14.44	79
Real estate loans secured by farmland	2.25	0.35	93	2.49	0.33	95	2.41	0.33	95	3.30	0.36	96	3.47	0.41	95

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	77.14	60.51	79	69.20	56.15	71	73	57.15	79	78.20	57.46	83	78.01	56.49	81
Real estate loans secured by 1-4 family	16.74	20	37	16.58	19.51	38	17.08	19.43	38	19.39	20.75	43	20.49	21.10	46
Revolving	6.23	2.47	92	5.54	2.66	88	5.83	2.64	90	6.45	3.15	86	6.49	3.50	83
Closed-end	10.50	17.35	27	11.04	16.64	31	11.25	16.59	29	12.95	17.39	32	14	17.39	36
Commercial real estate loans	56.20	37.13	85	48.82	33.63	83	51.97	34.63	86	54.10	33.52	88	52.47	32.14	88
Construction and land development	12.26	5.69	88	10.52	5.18	88	10.97	5.26	88	12.07	5.09	90	14.05	5.20	96
1-4 family	3.15	1.19	87	2.75	0.94	88	2.71	0.93	88	3.38	0.94	92	2.99	1.02	87
Other	9.10	4.46	90	7.77	4.09	84	8.26	4.19	87	8.68	4.02	89	11.06	4.05	95
Multifamily	3.28	5.41	37	3.05	4.78	38	3.47	4.96	41	3.57	4.69	46	2.97	4.10	44
Nonfarm nonresidential	40.67	24.45	86	35.26	22.19	83	37.52	22.93	85	38.46	22.15	89	35.45	21.40	82
Owner-occupied	18.17	8.31	91	16.06	7.46	93	17.23	7.68	93	17.40	7.72	90	16.15	8.03	89
Other	22.50	15.83	75	19.20	14.52	66	20.29	14.95	68	21.05	14.34	73	19.30	13.38	72
Real estate loans secured by farmland	4.20	0.61	94	3.79	0.52	96	3.95	0.54	95	4.71	0.55	96	5.05	0.63	95
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	12.36	19.45	24	19.62	22.98	36	16.39	22.17	28	10.35	19.53	21	10.90	20.32	18
Loans to individuals	1.75	6.58	41	1.63	6.23	41	1.68	6.13	41	1.82	7.13	38	1.99	7.36	37
Credit card loans	0.01	0.51	55	0.02	0.63	53	0.03	0.65	54	0.02	0.81	50	0.02	1.02	47
Agricultural loans	2.37	0.38	92	2.56	0.31	92	2.44	0.32	92	2.61	0.37	91	2.72	0.46	90
Other loans and leases	6.39	8.42	58	6.99	9.11	57	6.49	9.09	54	7.02	9.85	50	6.37	9.66	50
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	462.44	383.43	67	475.10	387.92	64	470.72	381.27	66	453.27	391.26	54	450.98	379.80	56
Real estate loans secured by 1-4 family	100.34	124.74	40	113.84	130.23	44	110.13	125.03	44	112.41	138.18	41	118.45	137.84	41
Revolving	37.37	15.53	90	38.02	18.32	84	37.56	17.42	86	37.38	21.26	74	37.52	23.33	72
Closed-end	62.97	107.54	31	75.82	110.40	36	72.57	106.14	33	75.04	115.20	33	80.94	112.79	35
Commercial real estate loans	336.91	238.58	78	335.23	237.16	75	335.10	234.65	76	313.55	229.44	66	303.34	219.72	65
Construction and land development	73.47	36.07	85	72.21	36.48	83	70.76	35.62	82	69.93	34.95	80	81.21	35.36	88
1-4 family	18.91	7.44	85	18.87	6.64	86	17.50	6.34	85	19.60	6.61	87	17.27	7.04	81
Other	54.56	28.34	86	53.33	28.60	83	53.26	28.16	83	50.33	27.32	81	63.94	27.26	93
Multifamily	19.64	35.29	38	20.95	32.93	39	22.38	32.74	42	20.72	31.04	44	17.19	27.85	43
Nonfarm nonresidential	243.80	156.30	82	242.07	156.60	80	241.96	155.06	81	222.90	152.10	71	204.93	147.22	65
Owner-occupied	108.95	52.63	88	110.25	52.43	87	111.13	52.37	88	100.87	53.07	83	93.35	54.89	78
Other	134.86	100.99	68	131.82	101.87	63	130.83	100.54	63	122.03	97.41	62	111.58	91.80	60
Real estate loans secured by farmland	25.19	3.67	95	26.03	3.43	95	25.49	3.44	94	27.31	3.60	95	29.19	4.02	94
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	74.09	116.17	29	134.71	150.16	40	105.68	139.91	33	59.98	122.02	22	63.04	128.82	24
Loans to individuals	10.46	36.56	43	11.19	36.83	42	10.86	37.47	43	10.56	43.51	35	11.52	42.67	34
Credit card loans	0.08	2.58	56	0.11	3.28	53	0.16	3.30	54	0.12	4.34	50	0.09	5.31	49
Agricultural loans	14.21	2.03	93	17.56	1.99	93	15.72	1.88	92	15.12	2.18	91	15.75	2.72	90
Other loans and leases	38.29	47.63	55	48.02	49.92	60	41.83	49.54	57	40.68	52.44	54	36.82	51.79	43
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.50	29.25	70	33.19	26.62	64	35.25	27.32	69	36.93	26.45	75	36.73	24.79	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	230.83	187.63	61	227.88	186.45	60	227.29	183.76	58	214.02	178.57	56	212.37	167.93	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.77	244.92	77	338.14	243.47	74	338.42	240.85	75	314.89	236.10	65	305.73	225.98	63

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.29	12.31	1	4.51	10.21	28	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31
Liquid assets	32.80	29.12	58	17.53	24.65	32	22.49	26.22	42	13.98	22.44	26	13.08	22.72	21
Investment securities	39.97	20.37	95	24.10	17.19	79	29.87	17.85	89	20.46	16.99	67	23.69	17.27	80
Net loans and leases	52.71	58.81	30	64.72	63	44	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47
Net loans, leases and standby letters of credit	53.06	59.61	27	65.09	63.89	42	60.51	62.48	37	69.55	64.84	53	67.97	65.07	48
Core deposits	80.76	75.52	66	77.60	69.20	68	78.26	70.67	68	76.42	63.09	83	75.12	62.13	79
Noncore funding	6.40	10.15	43	7.78	15.53	30	7.32	14.13	31	6.99	19.36	14	10.26	21.34	18
Time deposits of \$250K or more	1.24	1.67	45	1.55	2.35	41	1.55	2.11	41	1.96	2.94	35	1.94	2.89	32
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	4.88	1.19	87	5.39	1.44	89	5.43	1.47	87	4.16	1.94	80	3.27	1.97	77
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.88	0.54	96	5.38	0.59	97	5.43	0.54	96	4.16	0.48	94	3.27	0.54	90
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	27	0.03	1.75	19	0	1.24	17	0.23	3.01	16	2.36	3.67	43
Earning assets that reprice within 1 year	10.02	38.80	1	15.61	38.76	5	14.26	39.38	2	17.32	39.29	4	17.32	40.29	5
Interest-bearing liabilities that reprice within 1 year	17.79	6.64	89	6.58	8.86	45	6.64	8.20	50	7.77	10.19	36	7.82	10.01	46
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	1.03	1.34	68
Net assets that reprice within 1 year	-7.77	30.83	2	9.04	27.76	12	7.63	29.11	9	9.55	26.63	10	8.48	27.38	11
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.57	-3.31	78	3.75	6.19	47	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27
Net short-term noncore funding dependence	4.99	-9.17	87	3.14	-2.71	69	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47
Short-term investment / Short-term noncore funding	21.94	304.29	4	62.22	149.65	25	55.01	184.19	18	28.56	77.77	38	26.17	66.46	33
Liquid assets - short-term noncore funding / Nonliquid assets	40.06	36.72	60	12.47	24.47	35	20.37	28.18	44	8.85	16.97	40	5.49	16.04	33
Net loans and leases / Total deposits	64.18	73.05	27	81.13	82.06	45	75.22	79.43	35	87.76	90.31	40	86.26	90.08	37
Net loans and leases / Core deposits	65.27	78.83	23	83.40	92.26	30	76.87	88.34	28	90.44	103.93	30	89.98	105	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.03	0.50	71	0.83	1.73	44	0.83	1.57	47	0.64	0.72	57	-0.74	-0.82	40
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.50	1.06	87	11.21	4.54	90	11.90	4.31	93	3.52	1.36	87	-0.68	-1.98	82
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	66	0	0	27	0	0.02	21	0	0		-0.05		
Percent of Investment Securities															
Held-to-maturity securities	13.24	13.65	59	4.48	11.41	54	3.43	11.38	48	8.02	12.67	54	10.38	16.19	48
Available-for-sale securities	86.75	84.59	40	95.51	86.72	46	96.56	87.23	51	91.97	85.40	47	89.61	81.88	55
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0.02	6.15	27	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.92	4.24	44	1.16	3.94	43	0.87	4.01	39	2.26	3.49	55	5.01	4.02	68
Municipal securities	19.71	8.38	80	35.07	9.87	90	29.85	9.83	85	37.85	7.75	94	41.75	9.16	94
Mortgage-backed securities	77.04	66.09	61	55.41	66.61	31	62.95	66.64	44	54.23	67.43	27	43.10	65.45	18
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	2.33	3.01	59	8.36	2.93	83	6.32	3.01	80	5.63	2.94	77	10.13	2.79	88
Mutual funds and equity securities	0	0.29	30	0.01	0.38	31	0.01	0.35	30	0.01	0.40	32	0.01	0.42	29
Debt securities 1 year or less	2.07	8.18	21	6.65	11.25	39	4.99	10.55	30	4.17	11.86	28	7.71	11.91	52
Debt securities 1 to 5 years	1.80	17.39	11	4.21	17.70	26	3.23	17.03	22	6.09	17.94	32	9.94	19.18	39
Debt securities over 5 years	96.13	72.07	94	89.13	68.10	79	91.78	69.86	85	89.73	66.02	82	82.33	64.73	73
Pledged securities	30.05	33.37	48	46.42	37.16	63	39.25	35.67	53	52.71	30.57	81	46.03	33.30	66
Structured notes, fair value	0.05	0.06	86	0.09	0.02	89	0.07	0.02	89	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-65.99	64.27	1	103.81	124.80	56	173.77	183.32	61	-5.46	26.69	28	56.88	6.77	90
Investment securities	97.24	32.48	92	60.31	20.30	87	97.41	23.62	92	-2.43	11.75	22	18.25	9.42	75
Core deposits	23.73	16.96	78	32.61	26	76	38.48	26.88	85	14.89	11.23	69	24.65	7.29	89
Noncore funding	-2.13	-21.64	76	45.14	-6.57	93	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,669,726	2,315,319	1,876,545
Commit: Secured commercial real estate loans	1,191,487	813,731	893,825	791,461	670,602
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			20,515	9,666	8,842
Securities underwriting	0	0	0	0	0
Standby letters of credit	75,731	65,415	65,361	59,846	45,263
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	215,863	415,927	287,533	107,509	71,971
Written options contracts (interest rate)	179,578	408,859	229,862	84,803	59,974
Purchased options contracts (interest rate)	130,500	130,500	130,500	0	0
Interest rate swaps	0	0	0	0	260,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.43	22.01	21	16.92	23.52	31	15.49	24.05	23
Standby letters of credit	0.36	0.66	39	0.36	0.72	39	0.35	0.71	36	0.44	0.84	40	0.37	0.92	31
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	2.47	47.31	15	5.33	51.49	15	3.50	48.62	11	1.41	68.47	9	3.24	65.81	15
Interest rate contracts	2.47	35.15	15	5.33	36.10	17	3.50	34.36	13	1.41	47.31	9	3.24	43.84	16
Interest rate futures and forward contracts	1.01	4.39	65	2.32	8.89	66	1.55	6.21	64	0.79	10.67	57	0.59	11.40	60
Written options contracts (interest rate)	0.84	1.69	57	2.28	2.33	69	1.24	2.18	58	0.62	2.47	55	0.50	2.16	51
Purchased options contracts (interest rate)	0.61	1.29	69	0.73	1.45	67	0.71	1.46	68	0	2.65	22	0	2.32	23
Interest rate swaps	0	20.27	4	0	20.71	3	0	20.83	3	0	28.86	3	2.15	26.74	16
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							24.27	42.82	28	25.73	45.53	31	24.13	44.93	22

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	525,941	955,286	647,895	192,312	391,945
Interest rate contracts	525,941	955,286	647,895	192,312	391,945
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	215,863	415,927	287,533	107,509	71,971
Written options	179,578	408,859	229,862	84,803	59,974
Exchange-traded	0	0	0	0	0
Over-the-counter	179,578	408,859	229,862	84,803	59,974
Purchased options	130,500	130,500	130,500	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	130,500	130,500	130,500	0	0
Swaps	0	0	0	0	260,000
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	525,941	955,286	647,895	192,312	391,945
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	154,000	353,750	206,000	84,803	59,974
Over 1 year to 5 years	130,500	130,500	130,500	0	260,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
	0	1,344	2,056	0	4,512
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	5,196	15,149	8,806	2,088	1,490
Current credit exposure on risk-based capital derivative contracts					
	0	0	0	0	0
Credit losses on derivative contracts					
	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	41.04	12.59	86	43.54	14.59	83	44.38	14.05	86	55.90	13.49	89	18.36	12.78	70
Exchange-traded	34.14	7.18	93	42.80	8.60	94	35.48	8.18	92	44.10	5.91	97	15.30	6.60	82
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	34.14	6.91	93	42.80	8.13	94	35.48	7.73	92	44.10	5.10	97	15.30	5.49	86
Exchange-traded	24.81	3.41	97	13.66	3.51	89	20.14	3.42	94	0	4.42	18	0	4.19	18
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	24.81	3.01	97	13.66	2.98	90	20.14	2.86	95	0	3.35	18	0	3.20	20
Held for trading	0	71.71	3	0	67.37	3	0	68.76	3	0	69.75	2	66.34	70.34	37
Interest rate contracts															
Foreign exchange contracts	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Equity, commodity, and other contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts															
Non-traded	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Equity, commodity, and other contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	54.09	91.91	8	50.69	90.28	6	51.94	91.48	8	44.10	93.86	5	81.64	94.47	17
Over 1 year to 5 years	29.28	27.90	61	37.03	31.66	65	31.80	32.05	59	44.10	32.17	66	15.30	32.51	42
Over 5 years	24.81	29.78	44	13.66	27.15	31	20.14	27.06	43	0	30.45	4	66.34	31.16	94
Gross negative fair value (absolute value)	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross positive fair value	0	1.18	2	0.14	1.65	10	0.32	1.55	17	0	0.83	2	1.15	0.72	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.99	1.59	23	1.59	2.48	35	1.36	2.23	27	1.09	1.19	50	0.38	0.85	13
Percent of Tier 1 Capital															
Gross positive fair value (X)	0	0.05	3	0	0.07	10	0	0.07	9	0	0.06	2	0	0.06	27
Held for trading (X)	0	0.06	16	0.01	0.10	19	0.01	0.09	15	0	0.07	12	0	0.06	10
Non-traded (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Current credit exposure (X)	0	0.01	37	0.01	0.02	53	0.01	0.02	47	0	0.01	41	0	0.01	32
Credit losses on derivative contracts	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	158,243	124,490	124,490	131,239	129,568
Gross losses	8,566	7,865	13,808	15,178	17,807
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,853	4,993	6,155	8,372	9,525
Net losses	1,713	2,872	7,653	6,806	8,282
Provision for loan and lease losses	-2,921	39,165	37,637	57	9,953
Adjustments	0	3,769	3,769	0	0
Ending balance	153,609	164,552	158,243	124,490	131,239
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.02	-0.12	69	0.33	0.66	19	0.23	0.51	17	0	0.15	7	0.09	0.14	37
Provision for loan and lease losses / Average loans and leases	-0.03	-0.21	70	0.48	1.06	19	0.34	0.82	16	0	0.24	7	0.13	0.24	34
Provision for loan and lease losses / Net loan and lease losses	-170.52	-65.12	36	1,363.68	587.54	87	491.79	487.86	67	0.84	130.58	3	120.18	134.68	58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.32	57	1.42	1.58	43	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90
Allowance for loan and lease losses / Total loans and leases	1.35	1.30	58	1.40	1.55	43	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91
Allowance for loan and lease losses / Net loans and leases losses (X)	67.25	17.40	93	42.97	11.29	91	20.68	11.58	82	18.29	8.03	85	15.85	7.54	86
Allowance for loan and lease losses / Nonaccrual assets	334.65	330.05	63	452.69	301.93	80	495.07	299.17	82	403.10	218.72	84	277.74	214.03	72
ALLL / 90+ days past due + nonaccrual loans and leases	300.76	271.93	68	418.69	249.38	83	469.72	244.34	89	385.48	151.73	90	266.36	160.51	81
Gross loan and lease losses / Average loans and leases	0.10	0.20	33	0.10	0.35	17	0.13	0.34	24	0.17	0.28	38	0.23	0.30	49
Recoveries / Average loans and leases	0.08	0.08	58	0.06	0.07	51	0.06	0.07	47	0.09	0.08	68	0.12	0.09	74
Net losses / Average loans and leases	0.02	0.12	22	0.04	0.28	12	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	49.63	25.09	84	32.90	24.77	72	40.55	33.98	69	47.02	36.22	80	49.28	41.30	71
Earnings coverage of net loan and lease losses (X)	167.27	26.30	92	92.76	20.97	91	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73

Net Loan and Lease Losses By Type

Real estate loans	-0.04	0.02	9	-0.01	0.04	13	0.02	0.04	50	0.01	0.01	52	0.01	0.02	47
Real estate loans secured by 1-4 family	-0.10	-0.01	7	-0.01	0.01	33	0	0.01	40	-0.02	0.01	19	0.01	0.01	46
Revolving	-0.11	-0.07	22	0.02	0.01	62	0.02	0.01	67	0	0.02	53	-0.02	0.03	24
Closed-end	-0.08	-0.01	6	-0.02	0.01	21	-0.01	0	28	-0.03	0	15	0.02	0.01	63
Commercial real estate loans	-0.03	0.04	8	-0.02	0.06	5	0.03	0.07	46	0.02	0.01	67	0.01	0.01	62
Construction and land development	-0.06	0.01	12	-0.09	0	8	-0.07	0	8	-0.05	-0.01	21	-0.09	-0.03	17
1-4 family	0	0	20	0	0	19	0	0	23	0.01	0	89	-0.03	-0.01	11
Other	-0.05	0.01	11	-0.08	0	5	-0.07	0	4	-0.06	-0.01	15	-0.06	-0.02	18
Multifamily	-0.01	0.01	5	-0.09	0	0	-0.06	0	2	0	0	56	-0.26	0	1
Nonfarm nonresidential	-0.02	0.05	11	0.01	0.08	30	0.07	0.11	56	0.04	0.02	73	0.07	0.02	83
Owner-occupied	-0.01	0.01	10	0	0.02	8	0	0.02	4	-0.01	0.01	7	0.04	0.01	85
Other	-0.01	0.04	13	0.01	0.05	48	0.07	0.08	66	0.05	0.01	91	0.03	0.01	78
Real estate loans secured by farmland	0	-0.01	89	0.08	0.04	83	0.06	0.02	84	-0.01	0.01	12	0	0	20
Commercial and industrial loans	-0.01	0.19	15	0.04	0.46	18	0.08	0.47	19	0.15	0.37	27	0.27	0.31	56
Loans to individuals	0.10	0.72	10	0.16	1.25	10	0.16	1.13	11	0.35	1.17	20	0.16	1.16	12
Credit card loans	0.17	2.27	14	0.58	3.33	17	0.52	2.92	16	-0.35	3.11	2	0.38	2.92	14
Agricultural loans	0	0.02	22	0.01	0.11	64	0.02	0.19	61	0.03	0.08	66	0.18	0.15	71
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.81	0.09	95	0.42	0.14	86	0.52	0.15	89	0.60	0.15	88	0.86	0.14	94

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	26,002	17,631	22,721	23,192	33,567
90+ days past due loans and leases	5,172	2,952	1,725	1,412	2,018
Nonaccrual loans and leases	45,901	36,350	31,964	30,883	47,253
Total past due and nonaccrual loans and leases	77,075	56,933	56,410	55,487	82,838
Restructured 30-89 days past due	0	0	0	405	59
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	2,277	6,818	2,918	3,319	10,661
Total restructured loans and leases	2,277	6,818	2,918	3,724	10,720
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	20,241	21,417	23,618	33,650	25,775
Other real estate owned	88	4,742	1,182	4,885	7,203
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.23	0.29	49	0.15	0.37	27	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52
90+ days past due loans and leases	0.05	0.09	60	0.03	0.13	44	0.02	0.12	37	0.01	0.15	30	0.02	0.17	34
Nonaccrual loans and leases	0.40	0.54	39	0.31	0.66	21	0.28	0.66	16	0.32	0.51	31	0.57	0.54	57
90+ days past due and nonaccrual loans and leases	0.45	0.68	34	0.33	0.84	14	0.30	0.85	11	0.34	0.71	21	0.59	0.75	41
30-89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	48	0	0.02	28
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.02	0.12	18	0.06	0.14	35	0.03	0.13	20	0.03	0.14	23	0.13	0.16	47
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.23	0.29	49	0.15	0.37	27	0.20	0.40	28	0.24	0.43	30	0.40	0.44	52
90+ days past due assets	0.05	0.09	60	0.03	0.13	42	0.02	0.12	36	0.01	0.15	29	0.02	0.18	31
Nonaccrual assets	0.40	0.55	39	0.31	0.67	21	0.28	0.67	16	0.32	0.53	31	0.57	0.57	57
30+ days past due and nonaccrual assets	0.68	1	36	0.48	1.25	13	0.50	1.29	11	0.58	1.19	15	1	1.26	45
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.40	27	0.22	0.52	16	0.18	0.52	14	0.24	0.44	22	0.41	0.48	44
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.42	24	0.25	0.55	15	0.19	0.55	13	0.27	0.48	23	0.47	0.52	47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.48	30	0.35	0.61	28	0.31	0.60	24	0.51	0.53	53	0.66	0.60	57
Allowance for loan and lease losses	43.12	67.85	30	37.99	66.38	25	35.87	66.66	23	56.09	115.41	22	61.18	118.28	23
Equity capital + allowance for loan and lease losses	2.61	4.12	30	2.58	5.10	24	2.30	4.97	22	3.35	4.28	41	4.87	4.79	56
Tier 1 capital + allowance for loan and lease losses	3.45	4.89	34	3.60	6.26	25	3.20	6.05	21	4.22	5.65	41	5.58	6.16	48
Loans and leases + other real estate owned	0.58	0.82	35	0.53	0.98	22	0.50	0.97	22	0.73	0.85	44	0.96	0.96	55

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.24	0.25	57	0.16	0.35	33	0.19	0.39	31	0.23	0.38	35	0.37	0.42	50
90+ days past due	0.03	0.12	57	0.02	0.17	50	0.02	0.16	46	0.01	0.16	41	0.02	0.22	41
Nonaccrual	0.19	0.60	18	0.32	0.70	21	0.28	0.76	16	0.33	0.46	43	0.63	0.57	66
Commercial and industrial															
30–89 days past due	0.15	0.24	48	0.10	0.24	35	0.10	0.23	31	0.21	0.31	42	0.37	0.30	68
90+ days past due	0.01	0.02	67	0.02	0.03	64	0.01	0.03	51	0.01	0.05	46	0.02	0.05	59
Nonaccrual	0.39	0.65	38	0.33	0.80	20	0.32	0.75	26	0.50	0.83	35	0.38	0.76	36
Individuals															
30–89 days past due	0.38	0.60	42	0.41	0.74	34	0.55	0.83	35	0.68	0.83	41	0.99	0.84	59
90+ days past due	0.06	0.08	61	0.06	0.11	54	0.05	0.14	51	0.25	0.17	75	0.05	0.16	51
Nonaccrual	0.20	0.17	63	0.13	0.24	45	0.25	0.28	62	0.20	0.17	63	0.20	0.23	57
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.16	0.11	72	0.31	0.15	77	0.16	0.17	71	0.70	0.24	83	1.63	0.17	95
90+ days past due	0.69	0	98	0.23	0	96	0.05	0	94	0	0	42	0.09	0	94
Nonaccrual	8.55	0.51	94	0.78	0.72	70	0.73	0.49	77	0.21	0.67	57	0.98	0.75	74
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.16	0.11	71	0.10	0.14	60	0.47	0.18	80	0.16	0.20	59	0.14	0.17	62
90+ days past due	0	0.01	75	0	0.01	70	0	0.01	76	0	0.01	67	0.06	0.01	87
Nonaccrual	0.03	0.13	54	0.03	0.19	46	0.04	0.15	49	0.04	0.13	49	0.05	0.14	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.19	0.36	39	0.28	0.51	36	0.50	0.65	49	0.41	0.67	33	0.58	0.71	50
	90+ days past due	0.01	0.25	43	0.02	0.36	51	0.06	0.33	56	0.04	0.31	52	0.07	0.46	48
	Nonaccrual	0.29	0.76	22	0.41	0.91	24	0.38	0.89	24	0.52	0.73	43	0.69	0.86	48
Revolving	30-89 days past due	0.43	0.33	66	0.34	0.40	48	0.43	0.48	50	0.38	0.45	43	0.66	0.50	70
	90+ days past due	0.01	0.03	70	0.01	0.02	70	0.02	0.03	73	0	0.05	24	0.07	0.05	70
	Nonaccrual	0.31	1.05	29	0.39	1.28	28	0.38	1.13	31	0.42	1	32	0.41	1.17	31
Closed-end	30-89 days past due	0.04	0.36	13	0.26	0.52	37	0.53	0.65	52	0.43	0.70	36	0.54	0.75	45
	90+ days past due	0.01	0.27	43	0.03	0.41	53	0.07	0.38	60	0.06	0.35	55	0.07	0.53	53
	Nonaccrual	0.27	0.71	22	0.42	0.89	25	0.37	0.87	27	0.56	0.70	49	0.82	0.84	60
Junior lien	30-89 days past due	0.01	0.01	73	0.06	0.02	92	0	0.02	38	0.05	0.02	80	0.01	0.03	38
	90+ days past due	0	0	34	0.01	0	91	0	0	32	0	0	70	0	0	64
	Nonaccrual	0.01	0.04	36	0.06	0.05	64	0.02	0.04	39	0.04	0.04	59	0.05	0.06	55
Commercial real estate	30-89 days past due	0.27	0.16	79	0.09	0.21	39	0.09	0.26	37	0.13	0.18	47	0.28	0.17	75
	90+ days past due	0.01	0.01	58	0	0.02	25	0	0.02	59	0	0.03	43	0	0.03	20
	Nonaccrual	0.09	0.48	16	0.23	0.53	29	0.20	0.62	22	0.26	0.23	65	0.57	0.28	87
Construction and development	30-89 days past due	1.07	0.15	91	0.08	0.24	46	0.14	0.28	54	0.17	0.28	57	0.69	0.21	89
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	76	0	0.02	33	0	0.02	31
	Nonaccrual	0.06	0.31	48	0.08	0.32	41	0.05	0.41	36	0.16	0.20	66	0.84	0.19	91
1-4 family	30-89 days past due	0.09	0.03	83	0.04	0.03	72	0.06	0.03	77	0.07	0.06	70	0.22	0.06	85
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.02	0.02	72	0.02	0.03	67	0.02	0.03	69	0.08	0.02	88	0.04	0.02	74
Other	30-89 days past due	0.98	0.10	93	0.05	0.17	50	0.08	0.22	52	0.11	0.20	58	0.47	0.13	87
	90+ days past due	0	0	40	0	0	39	0	0	85	0	0.01	35	0	0.02	33
	Nonaccrual	0.05	0.25	53	0.06	0.26	42	0.03	0.35	36	0.08	0.17	55	0.80	0.15	92
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0.06	0.05	67	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.05	0.12	41	0.10	0.21	46	0.08	0.23	37	0.13	0.14	52	0.14	0.17	47
	90+ days past due	0.01	0.01	64	0	0.02	30	0	0.02	64	0	0.03	47	0	0.03	21
	Nonaccrual	0.11	0.58	13	0.29	0.68	29	0.26	0.80	23	0.31	0.28	64	0.51	0.30	72
Owner Occupied	30-89 days past due	0.04	0.04	60	0.08	0.07	63	0.08	0.07	63	0.08	0.07	64	0.10	0.09	58
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	56	0	0.01	25
	Nonaccrual	0.07	0.20	29	0.18	0.26	40	0.16	0.27	34	0.09	0.16	40	0.16	0.17	57
Other	30-89 days past due	0.01	0.07	38	0.03	0.13	40	0	0.14	25	0.05	0.07	51	0.04	0.07	51
	90+ days past due	0.01	0.01	75	0	0.01	33	0	0.01	76	0	0.01	30	0	0.01	31
	Nonaccrual	0.04	0.31	22	0.12	0.36	39	0.11	0.44	29	0.22	0.10	82	0.35	0.13	85
Farmland	30-89 days past due	0.12	0.13	72	0.42	0.24	78	0.25	0.11	82	0.57	0.23	81	0.48	0.25	79
	90+ days past due	0.51	0.01	95	0.28	0.01	96	0	0	90	0	0.01	84	0	0.01	42
	Nonaccrual	1.12	1.06	72	1.04	1.49	56	0.93	1.13	63	0.36	0.84	49	1.06	1.23	64
Credit card	30-89 days past due	7.77	0.79	97	2.22	0.92	93	2.01	0.95	87	4.69	1.19	98	5.61	1.22	95
	90+ days past due	2.57	0.40	98	1.94	0.55	95	1.07	0.63	72	2.37	0.78	97	1.46	0.73	83
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,498,894	1,494,882	1,496,007	1,379,457	1,052,098
Retained earnings	829,936	651,254	688,465	541,050	473,183
Accumulated other comprehensive income (AOCI)	77,659	131,098	143,090	40,225	-9,427
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,406,489	2,277,234	2,327,562	1,960,732	1,515,854
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	563,942	574,754	571,406	522,324	341,764
Accumulated other comprehensive income-related adjustments	77,658	131,098	143,090	40,225	-9,427
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,764,889	1,571,382	1,613,066	1,398,183	1,183,517
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,764,889	1,571,382	1,613,066	1,398,183	1,183,517
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	130,500	124,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	130,500	124,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	130,500	124,500
Tier 1 Capital	1,764,889	1,571,382	1,613,066	1,528,683	1,308,017
Tier 2 Capital					
Tier 2 capital instruments and related surplus	130,500	138,000	138,000	7,500	7,500
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	144,610	154,293	149,555	125,066	122,372
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	275,110	292,293	287,555	132,566	129,872
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	275,110	292,293	287,555	132,566	129,872
Exited advanced approach tier 2 capital					
Total capital	2,039,999	1,863,675	1,900,621	1,661,249	1,437,889
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,961,393	17,182,609	18,266,980	13,647,007	11,870,018
Less: Deductions from common equity tier 1 capital	563,942	574,754	571,406	522,324	341,764
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,397,451	16,607,855	17,695,574	13,124,683	11,528,254
Total risk-weighted assets	14,421,033	12,617,813	12,988,680	11,112,331	9,780,666
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.24	12.59	51	12.45	12.26	60	12.42	12.35	56	12.58	12.11	66	12.10	12.09	60
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.24	13.31	34	12.45	12.97	46	12.42	13.08	44	13.76	12.78	72	13.37	12.85	69
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.15	15.21	33	14.77	15.12	53	14.63	15.23	47	14.95	14.36	68	14.70	14.45	68
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.65	9.07	40	9.46	9.05	65	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3	4	5	5	0	-25.00	-40.00
Other insurance activities income	3	4	5	5	0	-25.00	-40.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	123,729	123,095	123,763	109,428	82,320	0.52	146.83

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	25	0	0.41	25	0	0.41	25	0	0.47	23	0	0.47	10
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37		4.86	
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.45	11.72	30	7.09	11.07	37	6.99	11.03	37	6.62	11.51	34	5.72	10.22	31
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

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Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,210	2,363	2,300	2,372	2,502
Real estate loans	2,202	2,322	2,300	2,372	2,502
Commercial and industrial loans	8	41	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	52,848
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,210	2,363	2,300	2,372	55,350
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-6.47	-0.16	46	-1.87	-0.58	55	-3.04	-2.40	58	-5.20	22.48	42	-43.12	7.24	10
Total selected assets	-6.47	3.36	36	-1.87	2.65	44	-3.04	2.04	43	-95.71	12.40	5	1.32	3.24	47
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	152,047	123,749	190,339	162,691	164,551	22.87	119.68
Dividends	150,000	122,000	188,000	142,000	148,000	22.95	150.00
Interest	57	0	7	30	28		111.11
Management and service fees	1,990	1,749	2,332	20,661	16,523	13.78	-78.34
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	70	97	121	182	166	-27.84	-97.53
Dividends	70	97	121	182	166	-27.84	-97.53
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	152,117	123,846	190,460	162,873	164,717	22.83	111.15
Securities gains (losses)	0	0	0	0	0		
Other operating income	182	711	826	301	1,090	-74.40	97.83
Total operating income	152,299	124,557	191,286	163,174	165,807	22.27	111.13
Operating Expenses							
Personnel expenses	4,419	3,367	4,705	24,898	20,100	31.24	-60.42
Interest expense	0	261	388	348	292	-100.00	
Other expenses	7,469	8,505	10,604	15,678	12,682	-12.18	30.03
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,888	12,133	15,697	40,924	33,074	-2.02	-29.70
Income (loss) before taxes	140,411	112,424	175,589	122,250	132,733	24.89	154.26
Applicable income taxes (credit)	-1,928	-2,347	-3,108	-4,488	-3,773		
Extraordinary items							
Income before undistributed income of subsidiaries	142,339	114,771	178,697	126,738	136,506	24.02	145.12
Equity in undistributed income of subsidiaries	91,709	69,769	87,703	83,806	45,372	31.45	186.39
Bank subsidiaries	91,709	69,769	87,703	83,806	47,014	31.45	162.46
Nonbank subsidiaries	0	0	0	0	-1,642		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	234,048	184,540	266,400	210,544	181,878	26.83	159.79
Memoranda							
Bank net income	241,709	191,769	275,703	225,806	195,014	26.04	154.59
Nonbank net income	70	97	121	182	-1,476	-27.84	
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,397,580	93.72	2,338,419	96.16	2,369,040	95.93	2,063,011	1,612,115	2.53	95.14
Common and preferred stock	2,397,580	93.72	2,338,419	96.16	2,369,040	95.93	2,063,011	1,612,115	2.53	95.14
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,040	0.16	4,040	0.17	4,040	0.16	4,040	3,854	0.00	-69.34
Common and preferred stock	4,040	0.16	4,040	0.17	4,040	0.16	4,040	3,854	0.00	-69.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	146,127	5.71	78,604	3.23	85,426	3.46	57,836	64,299	85.90	185.54
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,114	0.04	1,145	0.05	1,245	0.05	1,283	676	-2.71	8.05
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	9,457	0.37	9,674	0.40	9,733	0.39	7,207	6,697	-2.24	44.12
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,558,318	100.00	2,431,882	100.00	2,469,484	100.00	2,133,377	1,687,641	5.20	96.70
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	7,500	0.31	7,500	0.30	7,617	7,773	-100.00	
Other liabilities	38,122	1.49	36,875	1.52	22,484	0.91	32,731	37,736	3.38	41.79
Balance due to subsidiaries and related institutions	132,580	5.18	132,418	5.45	132,459	5.36	132,297	126,278	0.12	5.26
Total liabilities	170,702	6.67	176,793	7.27	162,443	6.58	172,645	171,787	-3.45	11.69
Equity Capital	2,387,616	93.33	2,255,089	92.73	2,307,041	93.42	1,960,732	1,515,854	5.88	108.02
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	955	0.04	954	0.04	954	0.04	923	845	0.10	24.84
Common surplus	1,497,939	58.55	1,493,928	61.43	1,495,053	60.54	1,378,534	1,051,253	0.27	100.14
Retained earnings	811,063	31.70	629,109	25.87	667,944	27.05	541,050	473,183	28.92	112.48
Accumulated other comprehensive income	77,659	3.04	131,098	5.39	143,090	5.79	40,225	-9,427	-40.76	361.21
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,558,318	100.00	2,431,882	100.00	2,469,484	100.00	2,133,377	1,687,641	5.20	96.70
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	132,580	5.18	132,418	5.45	132,459	5.36	132,297	126,278	0.12	5.26
Notes payable to subsidiaries that issued TPS	130,500	5.10	130,500	5.37	130,500	5.28	130,500	124,500	0.00	4.82
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.24	12.52	62	11.39	6.29	85	12.16	7.29	86	12.02	9.68	77	12.57	10.40	74
Bank net income / Average equity investment in banks	13.59	12.35	62	11.43	6.43	85	12.18	7.45	84	12.33	10.51	73	12.81	11.19	71
Nonbank net income / Average equity investment in nonbanks	2.31	13.18	31	3.20	8.01	46	3	9.75	41	4.59	7.89	47	-15.89	7.10	3
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	103.27	96.45	64	103.92	87.60	53	103.49	88.16	55	107.25	82.22	78	107.22	82.56	78
Nonbank net income / Parent net income	0.03	3.22	34	0.05	4.43	34	0.05	3.59	33	0.09	5.93	29		3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	7.15	16.51	31	7.84	20.37	29	7.04	20.06	25	8.81	20.43	38	11.33	20.88	50
Total debt / Equity capital	0	11.37	11	0.33	14.74	22	0.33	14.41	21	0.39	14.31	27	0.51	14.69	31
Total debt + notes payable to subs that issued TPS / Equity capital	5.47	13.41	27	6.12	17.04	26	5.98	16.67	23	7.04	16.36	35	8.73	17.10	43
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0.33	15.02	22	0.33	14.68	21	0.39	14.56	27	0.51	15.14	31
Total debt / Equity capital – excess over fair value	0	11.47	11	0.33	14.86	22	0.33	14.52	21	0.39	14.51	27	0.51	14.81	31
Long-term debt / Equity capital	0	10.65	11	0.33	13.73	22	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	4.29	32.61	25	4.34	34.67	25	4.34	28.44	29	2.56	28.63	30
Double Leverage															
Equity investment in subs / Equity capital	100.59	103.15	39	103.87	103.27	59	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72
Total investment in subs / Equity capital	100.59	108.29	32	103.87	110.46	45	102.86	110.16	35	105.42	111.07	52	106.60	112.48	56
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.04	0.27	40	0.36	0.69	47	0.25	0.47	45	0.50	0.36	60	0.55	0.35	64
Equity investment in subs – equity cap / Net income-div (X)	0.07	0.85	10	0.65	2.31	30	0.47	1.82	21	1.14	1.22	52	1.41	1.22	70
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	151.03	152.56	60	132.65	128.63	60	136.81	136.59	58	106.53	177.68	25	118.53	162.34	32
Cash from ops + noncash items + op expense / Op expense + dividend	181.44	155.61	69	141.15	142.45	61	128.90	147.24	51	104	190.27	19	147	174.91	43
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	165.63	94.59	86	125.04	140.42	53	119.48	134.08	54	96.80	116.34	24	114.94	103.19	68
Pretax operating income + interest expense / Interest expense		1,645.53		43,174.33	1,826.91	96	45,354.90	2,016.32	96	35,229.31	1,968.54	95	45,556.51	2,898.75	96
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,162.65	1,896.20	90	2,999.02	1,413.95	84	3,660.20	1,539.23	86	1,869.18	1,632.83	66	2,231.23	1,369.37	77
Dividends + interest from subsidiaries / Interest expense + dividends	165.10	174.48	60	144.67	144.62	62	147.50	150.43	58	120.61	210.80	22	133.21	188.90	35
Fees + other income from subsidiaries / Salary + other expenses	16.74	12.03	73	14.73	14.76	68	15.23	13.95	67	50.92	16.52	79	50.40	16.08	82
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.69	3.29	14	-3.49	3.69	9	-2.53	3.85	9	-4.75	2.64	9	-5.55	2.61	10
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	63.88	69.90	48	73.31	84.44	47	71.16	81.10	49	92.76	57.84	80	81.28	57.26	73
Dividends declared / Net income	38.85	27.22	75	45.59	49.77	46	47.73	42.29	59	55.84	33.08	88	61	27.33	94
Net income – dividends / Average equity.....	8.09	9.25	47	6.19	3.19	80	6.35	4.14	78	5.31	6.46	33	4.90	7.33	20
Percent of Dividends Paid															
Dividends from bank subsidiaries	164.96	160.45	62	145.01	130.19	61	147.85	132.17	59	120.79	178.13	35	133.39	157.73	46
Dividends from nonbank subsidiaries	0.08	6.19	51	0.12	3.74	59	0.10	3.41	54	0.15	7.53	45	0.15	7.13	53
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	165.04	213.42	54	145.12	167.02	53	147.94	174.85	51	120.94	260.40	23	133.54	215.26	31
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	62.06	43.30	63	63.62	61.85	50	68.19	60.28	58	62.89	66.55	44	75.89	60.71	68
Interest income from bank subsidiaries.....	0.02	0.11	63	0	0.48	21	0	0.36	43	0.01	0.54	48	0.01	0.52	51
Management and service fees from bank subsidiaries	0.82	0.87	81	0.91	1.79	76	0.85	1.47	77	9.15	1.55	88	8.47	1.88	85
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	62.90	48.70	64	64.53	71.13	48	69.04	62.88	53	72.05	69.36	52	84.38	63.43	69
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	66.90	69	100	52.29	74	100	56.39	72	100	82.95	65		51.40	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries	100	94.31	65	100	70.62	67	100	79.84	64	100	150.41	51		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.49	72.55	66	97.95	68	66	98.28	69.76	69	87.02	67.32	42	89.26	65.18	46
Interest income from bank subsidiaries.....	0.04	0.27	60	0	1.03	21	0	0.63	40	0.02	0.80	43	0.02	0.92	44
Management and service fees from bank subsidiaries	1.31	1.64	78	1.40	2.06	76	1.22	1.87	77	12.66	1.81	90	9.97	2.01	87
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.83	82.68	75	99.35	80.80	62	99.50	82.20	68	99.70	78.80	77	99.24	74.20	60
Dividends from nonbank subsidiaries	0.05	3.56	50	0.08	2.36	59	0.06	1.95	52	0.11	2.65	49	0.10	2.57	53
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.05	5.69	37	0.08	5.80	45	0.06	4.70	40	0.11	7.29	34	0.10	7.64	35
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			1,765.57		98	1,766.12		98	1,736.86		98	1,624.57	
					27.05			27.08			28.33			26.53	